

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

YONI ALCANTAR  
GUADALUPE ALCANTAR  
Debtor(s)

Case No. 06-15737

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2006.
- 2) The plan was confirmed on 03/21/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/03/2008, 04/03/2009, 11/06/2009.
- 5) The case was completed on 08/03/2011.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,650.00.
- 10) Amount of unsecured claims discharged without payment: \$11,390.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$73,125.00
Less amount refunded to debtor	\$12.93

**NET RECEIPTS:**

**\$73,112.07**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,974.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,755.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,729.34**

Attorney fees paid and disclosed by debtor: \$1,026.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC HOME LOAN SERVICING	Secured	1,861.00	1,468.66	1,468.66	1,468.66	0.00
BAC HOME LOAN SERVICING	Secured	NA	0.00	0.00	0.00	0.00
CITIFINANCIAL	Unsecured	10,220.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Secured	2,000.00	500.00	500.00	500.00	2.04
ECAST SETTLEMENT CORP	Unsecured	NA	3,689.18	3,689.18	3,689.18	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	750.00	761.02	761.02	761.02	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	795.00	814.63	814.63	814.63	0.00
FASHION BUG	Unsecured	400.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	550.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	850.00	938.85	938.85	938.85	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,240.00	1,531.34	1,531.34	1,531.34	0.00
NICOR GAS	Unsecured	220.00	NA	NA	0.00	0.00
NUMARK CREDIT UNION	Unsecured	NA	112.57	112.57	112.57	0.00
NUMARK CREDIT UNION	Secured	26,978.00	26,978.00	26,978.00	26,978.00	4,659.49
PREMIER BANKCARD/CHARTER	Unsecured	395.00	402.23	402.23	402.23	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,690.00	2,758.79	2,758.79	2,758.79	0.00
ROUNDUP FUNDING LLC	Secured	3,000.00	3,000.00	3,000.00	3,000.00	303.83
ROUNDUP FUNDING LLC	Unsecured	NA	2,579.16	2,579.16	2,579.16	0.00
SELECT PORTFOLIO SERVICING	Secured	11,488.00	5,881.21	5,881.21	5,881.21	0.00
SELECT PORTFOLIO SERVICING	Secured	NA	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	9,722.00	9,721.09	9,721.09	9,721.09	1,280.64

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,349.87	\$7,349.87	\$0.00
Debt Secured by Vehicle	\$36,699.09	\$36,699.09	\$5,940.13
All Other Secured	\$3,500.00	\$3,500.00	\$305.87
<b>TOTAL SECURED:</b>	<b>\$47,548.96</b>	<b>\$47,548.96</b>	<b>\$6,246.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,587.77</b>	<b>\$13,587.77</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$5,729.34  
Disbursements to Creditors \$67,382.73

**TOTAL DISBURSEMENTS :** **\$73,112.07**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.